

2004 Long-Term Care Rate Guide
Premium Rate Increase History Section
History For Companies NOT Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	COMP-NTQ		IA	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	COMP-NTQ		IA	69%	50%	07/02/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ	CA		40%	40%	06/11/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ	CA		33% avg.	25%	10/25/2001	11/26/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ	CA		40%	40%	06/11/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		AK	24%	24%	11/12/2003	02/07/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		AK	41% avg.	41% avg.	11/27/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		AR	24%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		AR	41% avg.	41% avg.	12/03/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ		AZ	41%avg.	41%avg.	06/26/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		AZ	24%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		CO	24%	24%	05/24/2004	08/19/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		CO	41% avg.	41% avg.	12/21/2001	06/03/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		CT	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		DE	75%	20%	07/13/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ		FL	41% avg.	38.5% avg.	12/20/2001	03/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		GA	75%	21%	01/06/2004	04/02/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		HI	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		IA	75%	50%	07/02/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		ID	41% avg.	41% avg.	03/12/2003	07/14/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		ID	24%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		IL	24%	24%	09/03/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		IL	41% avg.	41% avg.	01/30/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		IN	75%	30%	06/08/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		KS	46%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		KY	41% avg.	41% avg.	01/23/2002	07/08/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		KY	24%	12%	04/19/2004	07/08/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		LA	41% avg.	41% avg.	10/17/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		LA	24%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ		MD	41% avg.	20%	05/14/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		MD	46%	20%	12/05/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		MI	24%	24%	04/01/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		MI	41% avg.	41% avg.	11/20/2001	04/08/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		MO	24%	11%	07/14/2004	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		MO	41% avg.	41% avg.	01/15/2002	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		MS	40%	25%	06/15/2004	08/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		MS	41% avg.	25%	05/01/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		MT	24%	24%	02/24/2004	04/29/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		MT	41% avg.	41% avg.	11/28/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		NC	30%	30%	04/14/2004	06/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		NC	41% avg.	34.9% avg.	03/11/2002	05/20/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		NE	41% avg.	41% avg.	12/19/2001	04/15/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		NE	24%	24%	09/04/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		NJ	63%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		NM	41% avg.	41% avg.	09/23/2002	12/09/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		NM	24%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		NV	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		OH	24%	24%	08/26/2003	01/03/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		OH	41% avg.	41% avg.	10/23/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		OK	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		OR	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ		PA	41% avg.	41% avg.	12/07/2001	02/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/20/190			Individual	COMP-NTQ		PA	24%	24%	03/17/2004	05/20/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		RI	24%	24%	09/10/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		SC	41% avg.	41% avg.	10/30/2001	07/08/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		SD	24%	24%	09/05/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		SD	41% avg.	41% avg.	12/17/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		TN	41% avg.	41% avg.	05/03/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		TN	24%	24%	08/22/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		UT	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		VA	41% avg.	41% avg.	03/25/2002	10/28/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	COMP-NTQ		VA	24%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		VT	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1996			Individual	COMP-NTQ		VT	75%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		WA	33% avg.	26%	01/09/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1998			Individual	COMP-NTQ		WI	48%	48%	10/23/2001	04/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	COMP-NTQ		WV	41% avg.	41% avg.	01/03/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/18/190			Individual	COMP-NTQ		WY	24%	24%	08/05/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-NTQ		CT	45%	NA	NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-NTQ		HI	35%	35%	04/09/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-NTQ		CT	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-NTQ		ME	20%	20%	06/19/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	COMP-NTQ		IL	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	COMP-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC 400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		AZ	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC 400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		CO	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-1	06/11/190			Individual	COMP-NTQ		MD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-1	06/10/190			Individual	COMP-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-2	06/11/190			Individual	COMP-NTQ		MS	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-2	06/11/190			Individual	COMP-NTQ		NM	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-2	06/11/190			Individual	COMP-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/13/190			Individual	COMP-NTQ	CA		50%	50%	06/07/2004	08/19/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/11/190			Individual	COMP-NTQ		ID	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/13/190			Individual	COMP-NTQ		IL	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/11/190			Individual	COMP-NTQ		KY	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/12/190			Individual	COMP-NTQ		LA	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/11/190			Individual	COMP-NTQ		MD	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/13/190			Individual	COMP-NTQ		MT	50%	50%		07/13/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/11/190			Individual	COMP-NTQ		OH	50%	25%		06/29/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/12/190			Individual	COMP-NTQ		OK	50%			Pending

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/12/190			Individual	COMP-NTQ		TN	50%	50%	06/23/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190			Individual	COMP-NTQ		NC	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/12/190			Individual	COMP-NTQ		MS	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/11/190			Individual	COMP-NTQ		SD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/11/190			Individual	COMP-NTQ		UT	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/12/190			Individual	COMP-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/11/190			Individual	COMP-NTQ		WY	50%	50%	06/07/2004	08/19/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		VA	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		IA	50%	35%		07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		IL	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		IN	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		MI	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		OH	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190			Individual	COMP-NTQ		TN	50%			Pending

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		TX	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-400	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		WA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	COMP-NTQ		PA	50%	50%	07/12/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	COMP-NTQ		SD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ	CA		40%	40%	06/11/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ	CA		40%	25%	10/25/2001	12/31/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		AK	40%	40%	02/05/2002	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/17/190			Individual	COMP-NTQ		AZ	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		AZ	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		AZ	40%	40%	01/15/2002	04/15/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		CO	40%	40%	12/21/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		CO	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		CO	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		FL	40%	35%	12/20/2001	03/11/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		GA	96%	10%	01/06/2004	04/02/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		GA	96%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/17/190			Individual	COMP-NTQ		IA	96%	50%	07/02/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		IA	96%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		IL	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/17/190			Individual	COMP-NTQ		IL	40%	40%	08/28/2003	12/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		IL	40%	40%	01/30/2002	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/17/190			Individual	COMP-NTQ		IN	96%	30%	06/08/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		KY	40%	40%	04/19/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		KY	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		KY	40%	40%	01/23/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		MD	63%	20%	12/17/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MD	40%	20%	02/06/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MD	63%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MI	40%	40%	11/20/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MI	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		MO	40%	40%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MO	40%	40%	01/15/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MO	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		MS	40%	25%	02/25/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		NC	40%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1995			Individual	COMP-NTQ		NC	40%	40%	01/07/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/17/190			Individual	COMP-NTQ		NC	40%	40%	09/08/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		NE	40%	40%	12/18/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		NE	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		NE	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		NV	96%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		NV	96%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		OH	40%	40%	10/23/2001	01/21/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		OH	40%	40%	07/15/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		OH	40%	40%	07/15/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		PA	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		PA	40%	24%	09/23/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		PA	40%	40%	11/29/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1996			Individual	COMP-NTQ		SC	40%	40%	10/30/2001	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1996			Individual	COMP-NTQ		SC	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/18/190			Individual	COMP-NTQ		SC	40%	40%	08/06/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		TN	40%	40%	02/20/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		TN	40%	40%	07/28/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		TN	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		VA	40%	40%	03/25/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	COMP-NTQ		VA	40%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	1994			Individual	COMP-NTQ		VA	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP 1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		IL	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	1990			Individual	COMP-NTQ		NE	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		TN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		TX	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-2000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		MI	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-2000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		OH	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-2000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		TX	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-2000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	COMP-NTQ		WA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-A	1987			Individual	COMP-NTQ		PA	10%	10%	08/26/1994	11/07/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ	CA		50%	30%	07/08/2009	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		AL	15%	15%	01/06/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		AL	15%	15%	09/12/1993	11/08/1993

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		AR	15%	15%	09/08/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		AR	15%	15%	12/12/1996	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)		Individual	COMP-NTQ		AZ	15%	15%	04/01/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		AZ	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		CO	15%	15%	06/24/1997	10/24/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		CO	50%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		DE	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		HI	15%	15%	08/31/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		HI	15%	15%	12/27/1996	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square(a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		HI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		ID	15%	15%	01/14/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		ID	15%	15%	02/07/1994	04/01/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		ID	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		IL	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		IL	15%	15%	01/07/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		IL	15%	15%	09/21/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		KY	15%	15%	10/14/1993	11/29/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		KY	15%	15%	02/03/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		KY	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		MD	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		MI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		MO	15%	15%	09/03/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		MO	15%	15%	12/27/1996	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		MT	15%	15%	09/01/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		MT	15%	15%		06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190			Individual	COMP-NTQ		MT	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		NC	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		ND	15%	15%	03/16/1994	05/21/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		ND	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		NM	15%	15%	08/11/1997	11/06/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		NM	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		OH	50%	25%	07/14/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		OH	15%	15%	09/08/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		OH	15%	15%	12/20/1996	06/02/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		OK	15%	15%	09/20/1993	11/08/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		OK	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		OK	15%	15%	01/28/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		SC	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		SC	15%	15%	02/25/1997	06/02/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190		1991	Individual	COMP-NTQ		SD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	COMP-NTQ		SD	15%	15%	12/19/1996	06/02/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		TN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square(a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		TX	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square(a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washignton Square (a.k.a. Provident Mutual L&A)	1991	Individual	COMP-NTQ		WI	50%	50%	07/09/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square(a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		WY	50%	50%	06/21/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ	CA		33% avg.	25%	10/25/2001	11/26/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ	CA		40%	40%	06/11/2003	07/25/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		AR	41% avg.	41% avg.	12/03/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		AZ	41%avg.	41%avg.	06/26/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		CO	41% avg.	41% avg.	12/21/2001	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		FL	41% avg.	38.5% avg.	12/20/2001	03/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		ID	41% avg.	41% avg.	03/12/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		IL	41% avg.	41% avg.	01/30/2002	03/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		KY	41% avg.	41% avg.	01/23/2002	07/08/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		LA	41% avg.	41% avg.	10/17/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		MD	41% avg.	20%	05/14/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		MI	41% avg.	41% avg.	11/20/2001	04/08/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		MO	41% avg.	41% avg.	01/15/2002	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		MS	41% avg.	25%	05/01/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		MT	41% avg.	41% avg.	11/28/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		NC	41% avg.	34.9% avg.	03/11/2002	05/20/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		NE	41% avg.	41% avg.	12/19/2001	04/15/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		NM	41% avg.	41% avg.	09/23/2002	12/09/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		OH	41% avg.	41% avg.	10/23/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		PA	41% avg.	41% avg.	12/07/2001	02/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		SD	41% avg.	41% avg.	12/17/2001	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		TN	41% avg.	41% avg.	05/03/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		VA	41% avg.	41% avg.	03/25/2002	10/28/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1999			Individual	COMP-TQ		WA	33% avg.	26%	01/09/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1998			Individual	COMP-TQ		WI	48%	48%	10/23/2001	04/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6500	1997			Individual	COMP-TQ		WV	41% avg.	41% avg.	01/03/2002	08/12/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		RI	35%	35%	01/14/2003	04/14/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		RI	30%	30%	08/14/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		WI	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		VT	45%	NA	NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		RI	35%	35%	01/14/2003	04/14/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		RI	20%	20%	08/14/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	COMP-TQ		AL	40%	35%	07/08/2003	10/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	COMP-TQ		OR	30%	30%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		MI	35%	35%	11/01/2002	01/30/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		MI	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		NV	45%	NA	NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		NV	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ		VT	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		MN	45%	45%	03/20/2003	06/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		MN	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		MA	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		NH	35%	NA	NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		OR	45%	45%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		MA	20%	20%	07/03/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		MA	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ & COMP-NTQ		NH	20%	20%	07/24/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	COMP-TQ & COMP-NTQ		MI	40%	40%	06/01/2003	08/30/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	COMP-TQ & COMP-NTQ		PA	40%	40%	05/05/2003	08/03/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ, NHR-NTQ & COMP-NTQ		ID	35%	35%	09/17/2002	12/16/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ, NHR-NTQ & COMP-NTQ		MN	45%	45%	03/20/2003	06/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	COMP-TQ, NHR-NTQ, HCO-NTQ & COMP-NTQ		WI	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/17/190			Individual	HCO-NTQ		VA	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	HCO-NTQ		SC	24%	24%	10/10/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-NTQ		ID	15%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/12/190			Individual	HCO-NTQ		AZ	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/12/190			Individual	HCO-NTQ		ID	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/11/190			Individual	HCO-NTQ		KY	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/11/190			Individual	HCO-NTQ		MD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	1989			Individual	HCO-NTQ		MD	13%	13%	05/27/1993	07/07/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/11/190			Individual	HCO-NTQ		NM	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/11/190			Individual	HCO-NTQ		OH	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC	06/09/190			Individual	HCO-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1988			Individual	HCO-NTQ		AZ	10%	10%	08/18/1994	11/18/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1987			Individual	HCO-NTQ		FL	18%	18%	01/07/1993	03/15/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1987			Individual	HCO-NTQ		FL	50%	50%	12/20/2001	01/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1987			Individual	HCO-NTQ		FL	10%	10%	02/21/1995	04/24/1995
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1987			Individual	HCO-NTQ		FL	15%	15%	12/26/1995	07/15/1996
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-2	1988			Individual	HCO-NTQ		PA	8%	8%	10/01/1993	11/01/1993

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-3	06/11/190			Individual	HCO-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4	06/11/190			Individual	HCO-NTQ		GA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4	06/12/190			Individual	HCO-NTQ		ID	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4	1989			Individual	HCO-NTQ		NM	13%	13%	07/27/1993	09/07/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4	06/12/190			Individual	HCO-NTQ		OK	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4	06/12/190			Individual	HCO-NTQ		TN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4STD	06/12/190			Individual	HCO-NTQ		TX	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC-4STD2	06/12/190			Individual	HCO-NTQ		TX	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC91/92	06/14/190			Individual	HCO-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/15/190			Individual	HCO-NTQ		AZ	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/15/190			Individual	HCO-NTQ		CO	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	1987			Individual	HCO-NTQ		FL	50%	50%	12/20/2001	01/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		GA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/16/190			Individual	HCO-NTQ		KY	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		LA	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		MD	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/16/190			Individual	HCO-NTQ		MI	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		MS	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		NC	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	1994			Individual	HCO-NTQ		NE	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/16/190			Individual	HCO-NTQ		NM	50%			Pending

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		OH	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/16/190			Individual	HCO-NTQ		OK	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		TN	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/15/190			Individual	HCO-NTQ		UT	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		VA	50%			Pending
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92	06/14/190			Individual	HCO-NTQ		WY	50%	50%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC92R	06/15/190			Individual	HCO-NTQ		SD	50%			Pending

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC94	06/16/190			Individual	HCO-NTQ	CA		50%	30%	06/03/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC94(CA)	1994			Individual	HCO-NTQ	CA		15%	15%	04/10/1999	08/17/2000
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	HHC94(CA)	1994			Individual	HCO-NTQ	CA		20%	20%	10/16/1997	05/04/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		AR	15%	15%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		AR	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		AR	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		AZ	50%	50%	02/22/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		AZ	15%	15%	02/22/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		AZ	50%	25%	01/26/2004	04/16/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		CO	15%	15%	12/21/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		CO	50%	50%	10/30/2003	01/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		CT	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		GA	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		GA	73%	15%	01/06/2004	04/02/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		HI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		HI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		HI	15%	15%	03/27/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		IA	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		IA	73%	50%	07/02/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		ID	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/14/190			Individual	HCO-NTQ		ID	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		ID	15%	15%	06/20/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		IL	15%	15%	01/30/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		IL	50%	50%	09/12/2003	12/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		IL	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		IN	50%	30%	04/08/2004	06/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		KS	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		KY	15%	15%	01/23/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		KY	50%	30%	04/19/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		KY	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		LA	15%	15%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		LA	50%	50%	06/25/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		LA	50%	50%	06/25/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		MI	50%	50%	12/22/2003	03/26/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MI	15%	15%	11/20/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		MO	50%	50%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MO	15%	15%	01/15/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MO	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		MS	50%	25%	06/15/2004	08/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MS	15%	15%	02/25/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MT	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		MT	50%	50%	08/29/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		MT	15%	15%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		NC	15%	15%	01/07/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		NC	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		NC	50%	50%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NE	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		NE	50%	50%	08/01/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NE	15%	15%	11/28/2001	04/08/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		NH	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		NJ	8%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NM	15%	15%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NM	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NM	50%	50%	06/23/2004	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		NV	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		NV	55%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		OH	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		OH	15%	15%	10/23/2001	02/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		OH	50%	40%	10/21/2003	12/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		OK	15%	15%	10/25/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		OK	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		OK	50%	40%	10/17/2003	12/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		PA	50%	50%	09/09/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		PA	15%	15%	11/29/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		SC	50%	50%	08/06/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		SC	15%	15%	10/30/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		SC	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		SD	50%	50%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		SD	15%	15%	10/31/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		SD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		TN	50%	40%	02/27/2004	04/29/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		TN	20%	20%	06/21/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		TN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		UT	73%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		UT	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		VA	15%	15%	12/06/2001	03/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		VT	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		VT	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		WI	50%	50%	06/30/2003	TBA

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/20/190			Individual	HCO-NTQ		WI	50%	30%	06/30/2003	07/09/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		WI	15%	15%	10/23/2001	04/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1998			Individual	HCO-NTQ		WV	15%	15%	12/14/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	06/19/190			Individual	HCO-NTQ		WY	50%	50%	07/10/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		WY	50%	50%	07/10/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL2	1997			Individual	HCO-NTQ		WY	15%	15%	01/08/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AK	25%	25%	02/05/2002	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AK	38%	38%	06/30/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AK	10%	10%	02/26/1997	06/23/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1997			Individual	HCO-NTQ		AR	25%	25%	12/03/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/19/190			Individual	HCO-NTQ		AR	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1997			Individual	HCO-NTQ		AR	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AZ	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AZ	10%	10%	04/09/1997	09/08/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		AZ	25%	25%	01/15/2002	04/15/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		AZ	38%	38%	10/29/2003	03/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		CO	25%	25%	12/21/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		CO	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		CO	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		FL	18%	10%	12/18/1997	04/27/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		GA	73%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		GA	10%	10%	05/20/1997	04/27/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		GA	25%	25%	05/16/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		GA	38%	15%	01/06/2004	04/02/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		HI	10%	10%	02/03/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		IA	10%		02/05/1997	06/30/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		IA	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		IA	73%	50%	07/02/2004	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		ID	44%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		ID	25%	20%	03/01/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		ID	44%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		IL	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		IL	10%	10%	02/28/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		IL	38%	38%	08/28/2003	12/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		IL	25%	25%	01/30/2002	07/01/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		KY	25%	25%	01/23/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		KY	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		KY	38%	30%	04/19/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		KY	10%	10%	03/13/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		LA	38%	38%	07/28/2003	11/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		LA	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		LA	25%	25%	10/17/2001	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		LA	10%	10%	02/04/1997	06/30/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MD	10%	10%	03/07/1997	09/08/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MD	25%	20%	04/17/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MD	44%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		MD	44%	20%	12/17/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		MI	38%	38%	04/01/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MI	25%	25%	11/20/2001	07/01/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MI	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MI	10%	10%	02/04/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MO	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		MO	38%	38%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MO	25%	25%	01/15/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MS	25%	25%	02/25/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		MS	10%	10%	02/25/1997	08/18/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		MS	38%	25%	06/15/2004	08/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		MT	38%	38%	12/09/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MT	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MT	25%	25%	10/17/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		MT	10%	10%	02/06/1997	08/18/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		NC	25%	25%	01/07/2002	07/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		NC	38%	38%	09/04/2003	12/06/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		NC	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NE	10%	10%	03/12/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NE	25%	25%	11/28/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NE	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		NE	38%	38%	04/05/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1996			Individual	HCO-NTQ		NH	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1996			Individual	HCO-NTQ		NH	10%	10%	02/24/1997	09/15/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NM	25%	25%	12/03/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NM	10%	10%	04/03/1997	08/18/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NM	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		NV	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NV	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		NV	10%	10%	03/12/1997	08/18/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		OH	38%	38%	07/22/2003	TBA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		OH	38%	38%	07/22/2003	11/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		OH	10%	10%	02/14/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		OH	25%	25%	10/23/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		OK	10%	10%	02/04/1997	08/18/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		OK	25%	25%	04/23/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		OK	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		OK	38%	38%	10/17/2003	12/22/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		OR	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		OR	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		PA	25%	25%	11/29/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		PA	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		PA	38%	27%	01/23/2004	04/01/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		PA	10%	10%	04/11/1997	09/08/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		SD	38%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		SD	38%	38%	08/29/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		SD	10%	10%	07/23/1997	07/27/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		SD	25%	25%	10/31/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		TN	44%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		TN	25%	20%	06/21/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		TN	10%	10%	02/07/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		TN	44%	40%	02/27/2004	04/29/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		TX	38%	38%	02/17/2004	04/29/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		TX	10%	10%	03/10/1997	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		TX	25%	25%	02/27/2002	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		TX	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		UT	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		UT	73%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		VA	38%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		VA	25%	25%	05/10/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		VA	38%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		VT	10%	10%	03/24/1997	09/08/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		WA	10%	10%	07/30/1997	05/04/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		WI	38%	38%	07/15/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		WI	25%	25%	10/23/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1995			Individual	HCO-NTQ		WI	10%	10%	02/04/1998	05/04/1998

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/17/190			Individual	HCO-NTQ		WI	38%	20%	07/15/2003	07/09/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1996			Individual	HCO-NTQ		WV	25%	25%	12/14/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	06/16/190			Individual	HCO-NTQ		WY	38%	38%	07/15/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		WY	38%	38%	07/15/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		WY	10%	10%	02/04/1997	11/07/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	IL94	1994			Individual	HCO-NTQ		WY	25%	25%	01/08/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	HCO-NTQ		TX	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	HCO-NTQ		AK	15%	15%	06/04/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	HCO-NTQ		AK	40%	40%	02/05/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	HCO-NTQ	CA		40%	40%	06/11/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC94	06/16/190			Individual	HCO-NTQ		MI	40%	40%	04/01/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1994			Individual	HCO-NTQ		TX	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1994			Individual	HCO-NTQ		TX	40%	40%	02/13/2002	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/16/190			Individual	HCO-NTQ		TX	40%	35%	10/28/2003	01/24/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP	06/09/190			Individual	HCO-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	STLC	06/24/190			Individual	HCO-NTQ		CO	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987	Washington Square (a.k.a. Provident Mutual L&A)	06/13/1905	Individual	HCO-NTQ		NM	15%	15%	09/30/1993	11/12/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	06/09/190	Washington Square (a.k.a. Provident Mutual L&A)	1991	Individual	HCO-NTQ		PA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	WS89	1987		06/13/1905	Individual	HCO-NTQ		PA	15%	15%	04/21/1997	06/05/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		AZ	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		AZ	15%	15%	02/22/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		CO	15%	15%	12/21/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		CO	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		GA	32%	12%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		IL	15%	15%	05/04/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		IL	15%	15%	01/30/2002	03/20/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		KY	15%	15%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		KY	15%	15%	01/23/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		LA	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		LA	15%	15%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		MI	15%	15%	04/30/2004	07/22/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		MI	15%	15%	11/20/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		MO	15%	15%	01/15/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		MO	15%	15%	06/08/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		MS	15%	15%	05/24/2004	08/05/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		MS	15%	15%	02/25/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		NC	15%	15%	01/07/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		NC	15%	15%	06/01/2004	08/05/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		NE	15%	15%	11/28/2001	04/08/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		NE	15%	15%	05/24/2004	08/05/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		NM	15%	15%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		NM	15%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		NV	32%	32%	04/28/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		OH	15%	15%	04/27/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		OH	15%	15%	10/23/2001	02/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		OK	15%	15%	04/08/2004	07/09/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		OK	15%	15%	10/25/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		PA	15%	15%	11/29/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		PA	15%	15%	06/02/2004	08/12/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		SD	15%	15%	05/04/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		SD	15%	15%	10/31/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		UT	32%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/19/190			Individual	HCO-TQ		VA	15%	15%	06/29/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	HCO-TQ		VA	15%	15%	12/06/2001	03/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1998			Individual	HCO-TQ		WI	15%	15%	10/23/2001	04/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	06/20/190			Individual	HCO-TQ		WI	15%	15%	06/24/2004	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/12/190			Individual	HCO-TQ		WI	50%	50%	07/09/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		AK	35%	35%	02/05/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		AK	25%	25%	06/13/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		AR	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		AR	35%	35%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		AR	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		AZ	25%	25%	02/26/2004	05/14/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		AZ	35%	35%	04/24/2002	07/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		AZ	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		CO	25%	25%	10/30/2003	01/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		CO	35%	35%	12/21/2001	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		CO	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/20/190			Individual	NHR-NTQ		CT	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		DE	69%	20%	07/13/2004	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		DE	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		FL	45%	35%	12/20/2001	03/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		GA	69%	15%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		HI	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		HI	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		ID	35%	35%	12/10/2002	01/20/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		ID	25%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		ID	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		IL	25%	25%	09/23/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		IL	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		IL	35%	35%	01/30/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/21/190			Individual	NHR-NTQ		IN	69%	30%	06/08/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/20/190			Individual	NHR-NTQ		KS	41%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1995			Individual	NHR-NTQ		KY	25%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1995			Individual	NHR-NTQ		KY	35%	35%	01/23/2002	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/17/190			Individual	NHR-NTQ		KY	25%	13%	04/19/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		LA	25%	25%	06/30/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		LA	35%	35%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		LA	25%	25%	06/30/2003	10/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		MD	41%	20%	12/17/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		MD	35%	20%	05/14/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		MD	41%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MI	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		MI	25%	25%	04/01/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MI	35%	35%	11/20/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MN	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		MN	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MO	25%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MO	35%	35%	01/15/2002	05/20/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		MO	25%	25%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		MS	35%	25%	06/15/2004	08/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MS	35%	25%	02/25/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MT	35%	35%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		MT	25%	25%	09/16/2003	01/03/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		MT	25%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NC	35%	35%	01/07/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		NC	25%	25%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NE	35%	35%	12/18/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		NE	25%	25%	04/05/2004	06/17/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NE	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NH	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		NJ	62%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NM	35%	35%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NM	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		NM	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		NV	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		NV	69%	30%	05/11/2004	07/22/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		OH	35%	35%	10/23/2001	01/07/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		OH	25%	25%	07/15/2003	10/25/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		OH	25%	25%	07/15/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		OK	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		OK	69%	69%	10/17/2003	12/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		PA	35%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		PA	35%	35%	09/09/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		PA	35%	25%	12/17/2001	02/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		SD	25%	25%	09/04/2003	12/06/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		SD	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		SD	35%	35%	10/31/2001	05/20/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		TN	35%	35%	02/20/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		TN	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		TN	25%	25%	07/28/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		TX	25%	25%	10/14/2003	12/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		TX	25%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		TX	35%	35%	02/27/2002	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/19/190			Individual	NHR-NTQ		UT	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1997			Individual	NHR-NTQ		UT	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1995			Individual	NHR-NTQ		VA	35%	35%	03/25/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1995			Individual	NHR-NTQ		VA	25%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		VT	69%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		VT	69%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		WA	35%	17%	01/02/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		WA	44%	44%	06/27/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		WA	44%	44%	06/27/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1998			Individual	NHR-NTQ		WI	25%	25%	06/26/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/20/190			Individual	NHR-NTQ		WI	25%	10%	06/26/2003	07/09/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1998			Individual	NHR-NTQ		WI	35%	35%	10/23/2001	04/22/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		WV	35%	35%	12/14/2001	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	06/18/190			Individual	NHR-NTQ		WY	25%	25%	07/01/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		WY	25%	25%	07/01/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2400	1996			Individual	NHR-NTQ		WY	35%	35%	10/16/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	06/19/190			Individual	NHR-NTQ		TX	24%	24%	02/06/2004	04/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	2600	1997			Individual	NHR-NTQ		TX	41% avg.	41% parity	02/27/2002	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	BLTC	06/24/190			Individual	NHR-NTQ		CO	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	FLTC91	06/15/190			Individual	NHR-NTQ		AZ	27%	27%	10/30/2003	03/26/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	FLTC91	06/13/190			Individual	NHR-NTQ		NE	27%	27%	07/30/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	FLTC91	06/13/190			Individual	NHR-NTQ		PA	27%	15%	08/14/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	FLTC91	06/14/190			Individual	NHR-NTQ		SD	15%	15%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC	1988			Individual	NHR-NTQ		OH	10%	10%	08/09/1994	11/14/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC 300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		AZ	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC 300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		CO	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-1	1988			Individual	NHR-NTQ		FL	10%	8%	11/09/1995	12/27/1995

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-1, 2 or 3	1988			Individual	NHR-NTQ		AZ	10%	10%	08/26/1994	11/18/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-1, 2 or 3	1988			Individual	NHR-NTQ		MD	10%	10%	07/19/1994	09/24/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/10/190			Individual	NHR-NTQ		GA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	06/12/190			Individual	NHR-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3	1990			Individual	NHR-NTQ		NE	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		VA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		IA	50%	35%	07/08/2004	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		IL	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		LA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		MI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Middland Mutual Life Insurance Company		Individual	NHR-NTQ		ND	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		NE	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		OH	50%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190			Individual	NHR-NTQ		TN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		WA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-300	06/12/190			Individual	NHR-NTQ		WY	50%	50%	07/01/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC-3STD	06/12/190			Individual	NHR-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ	CA		40%	25%	10/25/2001	12/31/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ	CA		40%	40%	06/11/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ	CA		10%	10%	10/16/1997	05/04/1998

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ	CA		40%	40%	06/11/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		AK	10%	10%	08/14/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		AK	10%	10%	01/26/1999	05/04/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		AZ	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/15/190			Individual	NHR-NTQ		AZ	15%	15%	10/30/2003	03/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		AZ	40%	40%	01/14/2002	04/15/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		CO	15%	15%	11/20/2003	02/21/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		CO	10%	10%	01/08/1997	03/31/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		CO	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		CO	40%	40%	12/21/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		DE	10%	10%	08/19/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		DE	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		DE	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		DE	10%	10%	02/28/1999	05/04/1999

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		FL	40%	35%	12/20/2001	03/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		FL	10%	10%	01/30/1997	04/30/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		GA	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		GA	61%	9%	01/06/2004	04/02/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		GA	10%	10%	09/06/1996	04/30/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		HI	10%	10%	08/13/1996	Not Pursued
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		IA	61%	61%	02/12/2004	04/22/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IA	10%	10%	03/16/1999	06/01/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IA	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/16/190			Individual	NHR-NTQ		ID	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		ID	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		ID	10%	10%	10/18/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		ID	10%	10%	02/04/1999	05/04/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		ID	40%	40%	03/01/2002	08/19/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IL	10%	10%	03/04/1998	05/04/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IL	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IL	40%	40%	01/30/2002	07/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		IL	15%	15%	10/30/2003	03/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/16/190			Individual	NHR-NTQ		IN	61%	30%	04/08/2004	06/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		IN	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		KY	15%	15%	10/01/2003	01/03/2004

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		KY	10%	10%	01/26/1999	04/12/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		KY	40%	40%	01/23/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		KY	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		LA	40%	40%	10/17/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		LA	15%	15%	06/23/2003	07/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		LA	10%	10%	08/08/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		LA	15%	15%	06/23/2003	10/16/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MD	34%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MD	10%	10%	02/11/1999	05/04/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		MD	34%	20%	12/17/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MD	40%	20%	02/06/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/15/190			Individual	NHR-NTQ		MI	15%	15%	12/18/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		MI	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		MI	10%	10%	09/06/1996	03/15/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		MI	40%	40%	11/20/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MO	10%	10%	08/20/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		MO	15%	15%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MO	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		MS	29%	25%	06/15/2004	08/26/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MS	29%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MS	40%	25%	02/25/2002	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		MT	15%	15%	08/11/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MT	10%	10%	08/08/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MT	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		MT	40%	40%	10/17/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		NC	15%	15%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NC	40%	40%	01/07/2002	07/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NC	15%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NC	10%	10%	10/15/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NE	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NE	40%	40%	11/28/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NE	10%	10%	09/19/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/13/190			Individual	NHR-NTQ		NE	15%	15%	07/30/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NM	15%	15%	07/07/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NM	15%	15%	07/07/2003	TBA

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		NM	40%	40%	12/03/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		NV	61%	61%	06/25/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		NV	10%	10%	12/03/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/15/190			Individual	NHR-NTQ		NV	61%	61%	06/25/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		OH	15%	15%	07/01/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OH	40%	40%	10/23/2001	01/21/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OH	10%	10%	10/21/1997	05/04/1999

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OH	15%	15%	07/01/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OH	10%	10%	09/10/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OK	40%	40%	04/23/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		OK	15%	15%	06/19/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		OK	15%	15%	06/19/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1991			Individual	NHR-NTQ		PA	10%	10%	01/06/1999	03/27/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/13/190			Individual	NHR-NTQ		PA	15%	15%	08/14/2003	11/15/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1991			Individual	NHR-NTQ		PA	40%	40%	11/29/2001	02/25/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1991			Individual	NHR-NTQ		PA	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/15/190			Individual	NHR-NTQ		RI	15%	15%	08/26/2003	11/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1995			Individual	NHR-NTQ		RI	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		SD	15%	15%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		SD	40%	40%	10/31/2001	07/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		SD	15%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		SD	10%	10%	01/29/1999	04/12/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TN	40%	40%	02/20/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TN	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TN	10%	10%	08/23/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		TN	15%	15%	07/28/2003	11/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TX	40%	40%	02/20/2002	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TX	10%	10%	09/26/1996	03/15/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		TX	10%	10%	10/07/1997	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		UT	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		UT	10%	10%	07/29/1999	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		UT	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		VA	40%	40%	05/10/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		VA	27%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		VA	27%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		VT	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	06/14/190			Individual	NHR-NTQ		VT	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		WA	40%	18%	01/02/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1993			Individual	NHR-NTQ		WA	10%	10%	08/08/1997	07/08/1998
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		WI	10%	10%	08/12/1996	03/05/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		WY	15%	15%	06/17/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		WY	40%	40%	01/08/2002	08/19/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		WY	10%	10%	08/12/1996	03/15/1997
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC91	1992			Individual	NHR-NTQ		WY	10%	10%	01/29/1999	05/04/1999
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC92	06/15/190			Individual	NHR-NTQ		OR	61%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC92	1993			Individual	NHR-NTQ		OR	10%	10%	02/02/1993	Not Pursued
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC92	1993			Individual	NHR-NTQ		TX	10%	10%	01/20/1997	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ	CA		50%	30%	07/08/2009	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ		IL	50%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ		LA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ		MI	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/16/190			Individual	NHR-NTQ		NE	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ		OH	50%	25%	07/14/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTC93	06/15/190			Individual	NHR-NTQ		UT	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1994			Individual	NHR-NTQ	CA		40%	40%	06/11/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1994			Individual	NHR-NTQ	CA		40%	25%	10/25/2001	12/10/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/16/190			Individual	NHR-NTQ	CA		40%	40%	06/11/2003	10/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		MI	40%	40%	11/20/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1994			Individual	NHR-NTQ		MI	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/16/190			Individual	NHR-NTQ		MI	40%	40%	12/22/2003	03/04/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		MO	40%	40%	01/15/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/18/190			Individual	NHR-NTQ		MO	40%	40%	06/01/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		MO	40%		Pending	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/17/190			Individual	NHR-NTQ		NC	40%	40%	09/04/2003	12/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1995			Individual	NHR-NTQ		NC	40%	40%	01/11/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1995			Individual	NHR-NTQ		NC	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		OH	40%	40%	10/23/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		OH	40%	40%	07/01/2003	07/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		TN	40%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	06/15/190			Individual	NHR-NTQ		TN	40%	40%	07/28/2003	11/15/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		TN	40%	40%	02/20/2002	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		WI	40%	40%	10/23/2001	08/19/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NF93	1993			Individual	NHR-NTQ		WI	40%	40%	06/12/2003	TBA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		IN	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	06/12/190	Middland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		KY	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-1000	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		SD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-800GR	1980			Individual	NHR-NTQ		PA	16%	0,16,12.5%	07/16/1993	09/13/1993

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-A	06/10/190			Individual	NHR-NTQ		MD	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-A, NHP-B	1988			Individual	NHR-NTQ		MD	10%	10%	07/25/1994	09/24/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-B	1987			Individual	NHR-NTQ		AZ	10%	10%	08/18/1994	11/18/1994
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-B	1987			Individual	NHR-NTQ		FL	35%	35%	12/20/2001	01/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHP-B	1987			Individual	NHR-NTQ		FL	13%	13%	06/08/1993	08/09/1993
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	NHPGR	1980			Individual	NHR-NTQ		PA	15%	15%	03/30/1995	05/26/1995
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	S2221S	1987			Individual	NHR-NTQ		ID	10%	10%	10/02/1995	12/27/1995

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	S2221s	06/09/190	Sterling Life Insurance Company	1987	Individual	NHR-NTQ		ID	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	S2221S	06/12/190	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		WA	50%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-NTQ, COMP-NTQ		ME	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-NTQ, COMP-NTQ		MT	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		AR	35%	35%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		AZ	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		AZ	35%	35%	04/24/2002	07/22/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		CO	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1998			Individual	NHR-TQ		CO	35%	35%	12/21/2001	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		DE	52%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		FL	45%	35%	12/20/2001	03/11/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		GA	52%	15%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		ID	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		ID	35%	35%	12/10/2002	01/20/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		IL	15%	15%	05/04/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		IL	35%	35%	01/30/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		IN	52%	30%	06/08/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/18/190			Individual	NHR-TQ		KY	15%	15%	06/30/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1996			Individual	NHR-TQ		KY	35%	35%	01/23/2002	06/03/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		LA	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		LA	35%	35%	10/17/2001	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1998			Individual	NHR-TQ		MD	35%	20%	05/14/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		MD	28%	20%	07/20/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1996			Individual	NHR-TQ		MI	35%	35%	11/20/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/18/190			Individual	NHR-TQ		MI	15%	15%	05/01/2004	07/22/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		MO	35%	35%	01/15/2002	05/20/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		MO	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		MS	35%	25%	02/25/2002	07/29/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		MS	23%	23%	05/04/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1998			Individual	NHR-TQ		MT	35%	35%	10/17/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		MT	15%	15%	07/07/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		NC	15%	15%	06/08/2004	08/12/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1998			Individual	NHR-TQ		NC	35%	35%	01/07/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		NE	35%	35%	12/18/2001	04/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		NE	15%	15%	05/24/2004	

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		NM	15%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		NM	35%	35%	12/03/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		NV	52%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		OH	15%	8%	04/27/2004	07/08/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		OH	35%	35%	10/23/2001	01/07/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		OK	52%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1998			Individual	NHR-TQ		PA	35%	25%	12/17/2001	02/11/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		PA	23%	9%	07/14/2004	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		SD	15%	15%	05/04/2004	07/15/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		SD	35%	35%	10/31/2001	05/20/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		TN	15%	15%	04/19/2004	06/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		TN	35%	35%	02/20/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/20/190			Individual	NHR-TQ		UT	52%		Pending	
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		VA	15%		Pending	

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		VA	35%	35%	03/25/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	06/19/190			Individual	NHR-TQ		WA	31%	31%	04/15/2004	06/24/2004
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		WA	35%	17%	01/02/2002	03/18/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6000	1997			Individual	NHR-TQ		WV	35%	35%	12/14/2001	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	6700	1997			Individual	NHR-TQ		TN	20%	20%	06/21/2002	07/29/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ		ND	30%	30%	04/24/2003	07/23/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-NTQ		AR	35%	NA	NA	NA

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-NTQ		UT	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		HI	30%	30%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		HI	35%	35%	04/09/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		LA	30%	30%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		LA	35%	35%	10/30/2002	01/28/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		NM	35%	35%	10/31/2002	01/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		NM	30%	30%	08/01/2001	11/30/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		OK	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		OK	45%	45%	11/08/2002	02/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		OR	45%	45%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		TX	35%	35%	04/14/2003	07/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		TX	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		VA	45%	45%	07/11/2003	10/09/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WV	30%			

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WV	45%	45%	11/15/2002	02/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WY	45%	45%	09/11/2002	12/10/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		AL	35%	35%	02/18/2003	05/19/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WY	45%	45%	09/11/2002	12/10/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		UT	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ	CA		30%	30%	03/26/2003	06/24/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		AR	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		AZ	40%	40%	06/19/2003	09/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		CO	40%	40%	05/08/2003	08/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		GA	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		IL	40%	40%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		KY	30%	30%	06/18/2003	09/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		LA	40%	40%	03/27/2003	06/25/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		MD	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		MI	40%	40%	06/01/2003	08/30/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		MO	40%	40%	07/07/2003	10/05/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		MS	25%	25%	05/21/2003	08/19/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		NC	40%	40%	05/12/2003	08/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		NE	40%	40%	07/09/2003	10/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		NM	40%	40%	07/09/2003	10/07/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		OK	40%	40%	03/24/2003	06/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		OR	30%	30%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		PA	40%	40%	05/05/2003	08/03/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		SD	40%	40%	04/28/2003	07/27/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		TN	40%	40%	06/09/2003	09/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ		WA	40%	40%	05/09/2003	08/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ		ND	30%	30%	04/24/2003	07/23/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		AR	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		AR	30%	30%	08/23/2001	12/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		GA	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		GA	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		HI	30%	30%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		HI	35%	35%	04/09/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		ID	35%	35%	09/17/2002	12/16/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		ID	30%	30%	06/05/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		IN	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		IN	45%	35%	07/01/2003	09/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		KY	30%	30%	06/28/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		KY	30%	30%	04/04/2003	07/03/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		LA	35%	35%	10/30/2002	01/28/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		LA	30%	30%	06/06/2001	09/29/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		MD	30%	15%	10/03/2001	01/30/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		MS	30%	25%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		MS	25%	25%	12/05/2002	03/05/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		NM	30%	30%	08/01/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		NM	35%	35%	10/31/2002	01/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		OK	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		OK	45%	45%	11/08/2002	02/06/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		RI	35%	35%	01/14/2003	04/14/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		RI	30%	30%	08/14/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		TN	35%	35%	11/12/2002	02/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		TN	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		UT	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		VA	45%	45%	07/11/2003	10/09/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		VA	30%			

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WV	45%	45%	11/15/2002	02/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ		WV	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		IN	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		IN	45%	35%	07/01/2003	09/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		KS	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		KS	30%	30%	08/10/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MI	30%	30%	06/04/2001	09/29/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MI	35%	35%	11/01/2002	01/30/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MS	25%	25%	12/05/2002	03/05/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MS	30%	25%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		NC	30%	30%	10/03/2001	01/30/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		NC	35%	35%	11/06/2002	02/04/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		PA	35%	35%	11/25/2002	02/23/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		PA	30%	30%	07/20/2001	11/30/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		NM	35%	35%	10/31/2002	01/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		NV	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		OK	45%	45%	11/08/2002	02/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		AK	35%	35%	02/03/2003	05/04/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		AK	20%	20%	06/19/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		HI	20%	20%	06/06/2001	09/29/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		HI	35%	35%	04/09/2003	07/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		ID	20%	20%	06/05/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		ID	35%	35%	09/17/2002	12/16/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ & COMP-NTQ		IN	40%	30%	07/01/2003	09/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ & COMP-NTQ		VA	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MD	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MS	25%	25%	05/21/2003	08/19/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ & COMP-NTQ		NM	40%	40%	07/09/2003	10/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MT	30%	30%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		MT	35%	35%	11/20/2002	02/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		TX	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & COMP-NTQ		TX	35%	35%	04/14/2003	07/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		MT	30%	30%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		MT	35%	35%	11/20/2002	02/18/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		ND	30%	30%	06/29/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		ND	30%	30%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		TN	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		TN	35%	35%	11/12/2002	02/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ & NHR-NTQ		KS	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ & NHR-NTQ		OH	40%	40%	05/08/2003	08/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ & NHR-NTQ		SD	40%	40%	04/28/2003	07/27/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		AZ	35%	35%	09/24/2002	12/23/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		AZ	30%	30%	06/07/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		MO	35%	35%	11/14/2002	02/12/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		MO	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		NE	30%	30%	07/09/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		NE	35%	35%	11/19/2002	02/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		OH	35%	35%	10/17/2002	01/15/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		OH	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ & NHR-NTQ		OR	45%	45%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	25%	08/16/2001	01/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	30%	02/24/2003	05/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	35%	35%	02/18/2003	05/19/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	30%	30%	07/09/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	35%	35%	09/24/2002	12/23/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	30%	30%	06/07/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	30%	30%	07/20/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	35%	35%	03/31/2003	06/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		GA	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		GA	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	35%	35%	03/17/2003	06/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	30%	30%	06/04/2001	09/29/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	35%	35%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	30%	30%	09/12/2001	12/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	30%	30%	06/28/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	30%	30%	04/04/2003	07/03/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	35%	35%	11/14/2002	02/12/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	30%	30%	07/09/2001	10/30/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	35%	35%	11/19/2002	02/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	35%	35%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	35%	35%	12/06/2002	03/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPLUS 1290 CA/GCP LUS 1290 (CA3)	1990-1995	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	45%	45%	02/07/2003	05/08/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	30%	02/24/2003	05/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	35%	35%	09/24/2002	12/23/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	35%	35%	03/31/2003	06/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		FL	NA	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	35%	35%	03/17/2003	06/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	35%	35%	06/02/2003	08/31/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IN	35%	35%	07/01/2003	09/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	35%	30%	04/04/2003	07/03/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		LA	35%	35%	10/30/2002	01/28/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	35%	35%	11/14/2002	02/12/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MS	25%	25%	12/05/2002	03/05/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MT	35%	35%	11/20/2002	02/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		ND	35%	30%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	35%	35%	11/19/2002	02/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	35%	35%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		PA	35%	35%	11/25/2002	02/23/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	35%	35%	12/06/2002	03/06/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TN	35%	35%	11/12/2002	02/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TX	35%	35%	04/14/2003	07/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		VA	45%	45%	07/11/2003	10/09/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	45%	45%	02/07/2003	05/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	30%	02/24/2003	05/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		20%	20%	08/16/2001	01/01/2002

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	20%	20%	07/09/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	35%	35%	02/18/2003	05/19/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AR	20%	0%	08/23/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AR	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	20%	20%	06/07/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	35%	35%	09/24/2002	12/23/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	20%	20%	07/20/2001	11/30/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	35%	35%	03/31/2003	06/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	20%	20%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	35%	35%	03/17/2003	06/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	20%	19%	09/12/2001	12/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	35%	35%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IN	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IN	45%	35%	07/01/2003	09/29/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	20%	20%	09/10/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	30%	30%	04/04/2003	07/03/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	20%	20%	06/28/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		LA	35%	35%	10/30/2002	01/28/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		LA	20%	20%	06/06/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MN	20%			

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MN	45%	45%	03/20/2003	06/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	20%	20%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	35%	35%	11/14/2002	02/12/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MS	25%	25%	12/05/2002	03/05/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MS	20%	20%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MT	35%	35%	11/20/2002	02/18/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MT	20%	20%	06/06/2001	09/29/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NC	20%	10%	10/03/2001	01/30/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NC	35%	35%	11/06/2002	02/04/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		ND	20%	20%	06/29/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		ND	30%	30%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	20%	20%	07/09/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	35%	35%	11/19/2002	02/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NM	20%	20%	08/01/2001	11/30/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NV	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NV	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	20%	20%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	35%	35%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OK	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OK	45%	45%	11/08/2002	02/06/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OR	45%	45%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		PA	35%	35%	11/25/2002	02/23/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		PA	20%	0%	07/20/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	35%	35%	12/06/2002	03/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	20%	20%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TN	35%	35%	11/12/2002	02/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRC (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TN	20%	20%	06/04/2001	09/29/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TX	35%	35%	04/14/2003	07/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TX	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		VA	45%	45%	07/11/2003	10/09/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		VI	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		VT	45%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR- C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	45%	45%	02/07/2003	05/08/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WV	20%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WV	45%	45%	11/15/2002	02/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WY	45%	45%	09/11/2002	12/10/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TX	40%	35%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	30%	03/26/2003	06/24/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	40%	35%	07/08/2003	10/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AR	NA		NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AZ	40%	40%	06/19/2003	09/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	40%	40%	05/08/2003	08/06/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CT	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		GA	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	40%	40%	05/19/2003	08/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	40%	40%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IN	40%	30%	07/01/2003	09/29/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KY	30%	30%	06/18/2003	09/16/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		LA	40%	40%	03/27/2003	06/25/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		MO	40%	40%	07/07/2003	10/05/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NC	40%	40%	05/12/2003	08/10/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		NE	40%	40%	07/09/2003	10/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OH	40%	40%	05/08/2003	08/06/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		OK	40%	40%	03/24/2003	06/22/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TN	40%	40%	06/09/2003	09/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		TX	40%	35%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		VA	40%		NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	40%	40%	05/09/2003	08/07/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	25%	08/16/2001	01/01/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ	CA		30%	30%	02/24/2003	05/25/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	30%	30%	08/09/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		AL	35%	35%	02/18/2003	05/19/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	35%	35%	03/31/2003	06/29/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		CO	30%	30%	07/20/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IA	35%	35%	03/17/2003	06/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	30%	30%	09/12/2001	12/30/2001

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		IL	35%	35%	06/02/2003	08/31/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	30%	30%	08/10/2001	11/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		KS	35%	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		ND	30%	30%	06/29/2001	10/30/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		ND	30%	30%	10/17/2002	01/15/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	30%	30%	06/04/2001	09/29/2001
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		SD	35%	35%	12/06/2002	03/06/2003

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	45%	45%	02/07/2003	05/08/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WA	30%			
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		WY	45%	45%	09/11/2002	12/10/2002
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	KLTCP 1 (CA) 890	1991-1993			Individual	NHR-TQ, HCO-TQ & COMP-TQ		IA	40%	40%	05/19/2003	08/17/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LTCP CA 490	1990-1992	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, HCO-TQ & COMP-TQ		FL	NA	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, HCO-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ		FL	NA	NA	NA	NA
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPR0-C (CA) 193/GCP RO-NH (CA) 193	1995-1998	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, HCO-TQ, COMP-TQ, NHR-NTQ, HCO-NTQ & COMP-NTQ		WI	45%	NA	NA	NA

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PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, NHR-NTQ & COMP-NTQ		NC	35%	35%	11/06/2002	02/04/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794	1995-1999	Bankers United Life Assurance Company	12/31/2001	Individual	NHR-TQ, NHR-NTQ & COMP-NTQ		WV	45%	45%	11/15/2002	02/13/2003
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	LI-NFOP (CA) 192/LI-LTCP (CA) 192	1993-2000			Individual	NHR-TQ, NHR-NTQ & COMP-NTQ		SC	40%	40%	05/30/2003	09/01/2003